

# How a Traveling Nurse Uses Her iLOC to Build Wealth

## Summary

As a travelling nurse, Jillian had no formal retirement plan – she had something better: inspiration and determination passed down to her from her mother. She purchased a Universal Life Insurance Policy as a savings tool and initially used the cash value to care for her son when he was ill. After learning about Inclined, Jillian now uses her iLOC to fund a growing real estate business, borrowing from herself to build wealth and achieve her goals.

## Jillian's Story

Jillian is a force of nature — a traveling nurse, real estate investor, wife, and devoted mother to a college-graduate daughter and a special-needs son. Her mother raised her in Miami after immigrating from Nassau, Bahamas and modeled a life marked by determination, sacrifice, and vision. She worked five jobs and gave Jillian and her siblings U.S. citizenship.

Speaking of her mother, Jillian shares: “She used to say, ‘I gave you citizenship, but I can’t give you the will to be great.’ That was up to me.” Her mother left a legacy, and Jillian is determined to honor it — not just by making money, but by showing others how to build wealth with purpose and knowledge.

Jillian graduated with honors from Miami Northwestern High School, earned a degree from Miami Dade College of Nursing, and established a solid career as a travelling nurse. When COVID-19 hit, she found herself working long hours, earning substantial income, but also asking: how do I use this wisely? It was around this time that she met her financial advisor, Josh. He listened to her challenges, her drive, and her goals, and together, they created a strategy rooted in the idea that real wealth is about knowledge and leverage.

Jillian had always “stashed money” into various investments, but with no 401(k) or formal retirement plan, she chose a different path to financial security by purchasing a universal life insurance policy designed to grow cash value quickly. Unlike her investments, her policy gave her something unique: liquidity she controlled.

When her son fell seriously ill with COVID and she had to stop working for two months, she didn't panic. She pulled money from her policy to support her family. “That money was there when I needed it most. It gave me peace,” Jillian shares. She dreamed of an even more stable future and continued to add to her life insurance.



Her ultimate dream was to begin investing in real estate to multiply her wealth, but she and her husband experienced several roadblocks when applying for loans from traditional lenders. That's when her advisor introduced her to Inclined, where she opened a line of credit backed by her policy's cash value. The idea clicked immediately: “I wanted to be able to fund my next deal without asking anyone for permission,” Jillian shares. “It's my money. Why shouldn't I be able to use it without jumping through hoops? Inclined lets me do just that.”

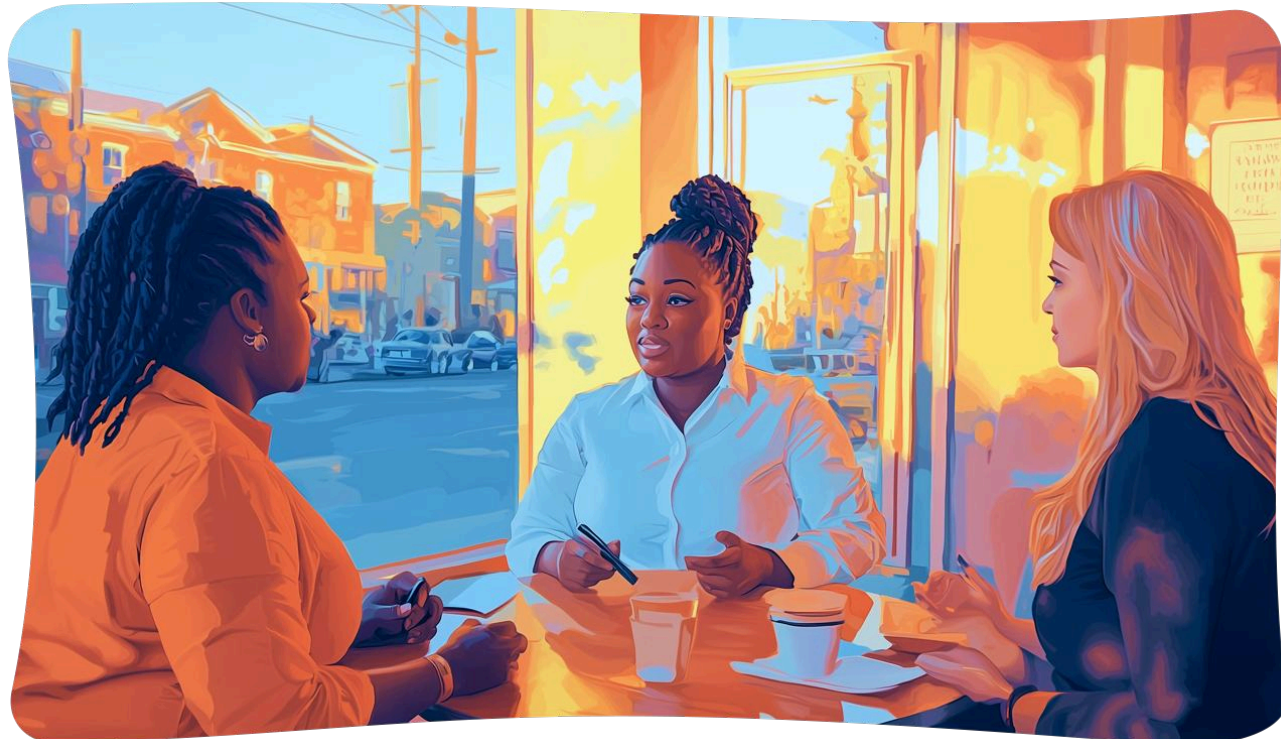
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Today she uses her iLOC to fund new real estate deals, including flipping five homes in a single year. She shares about her iLOC, “The interest rates are better, the access is immediate, and I'm not damaging my credit or waiting on a banker's decision.”



## Turning Life Insurance into a Financial Power Tool

Through the hard work, success, and setbacks, Jillian's mindset has remained clear: wealth isn't about luck; it's about strategy, resilience, and access. Every time she gets paid, she "stashes" some away — not in a savings account, but in permanent life insurance. "We should be putting money into our policies to fund our lives. That's wealth. That's freedom," she emphasizes.



Jillian also pours her knowledge into a group of women from her community — teachers, doctors, professionals — all learning how to build wealth through investing, life insurance, and financial empowerment. She's become a mentor, and a vocal advocate for financial literacy.

"Ten percent of my time, I work for money. But 90%? It works for me," Jillian shares with determination. "Being wealthy is about being knowledgeable — knowing the right tools and using them smartly. We're wealthy because someone told us how to get wealthy," she says. "Now I'm that someone for the next woman."

Jillian's story is about empowerment and the decisions she's made to take control of her finances, break through barriers, and now teach others to do the same. By leveraging her iLOC, Jillian has continued to grow her real estate business. Each home flip becomes an opportunity not just to profit, but to save more in her policy — cycling wealth back into her system. "Put your money away. Partner with it. Make it work for you. And never, ever ask for permission to build your future," she advises.

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**At Inclined, we call these the *"living benefits"* of cash value insurance.**

